

**AMENDMENTS TO THE SPECIFICATION**

Please amend the Specification as follows:

On Page 20, please replace the paragraph beginning on line 15 (paragraph [0081]) with the following:

Referring to FIG. 16, the structure of the transaction manager 12 is shown. The transaction manager is a high end computer system running an operating system 242 within which is an application system 244 and a relational database management system 243. The application system 244 and relational database management system 243 both communicate with the operating system 242 and with each other. The application system 244 runs a computer application that controls the operation of the transaction manager[.] So so as to interact with users or merchants of financial institutions. The relational database management system operates a database containing a users transaction manager accounts and merchant accounts.

On Page 20, please insert the following paragraphs after line 30 (after paragraph [0082]):

The application system 244 by controlling the operation of the transaction manager 12 causes the computer system to function as a means for registering a user according to the process 50 as described above. Information obtained or created in the registration of the user is stored in the computer system by the data base management system 243 as the user's account 36, as described above.

The application system 244 by controlling the operation of the transaction manager 12 causes the computer system to function as a generator of the single use transaction request identification or means for generating the single use transaction request identification as described above.

The internet interface system 245 operates to as a transmitter or sending means to establish a communication link over the internet 20 so as to provide or send the single use transaction request identification to the user 14 as part of process 26 and step 90 as described above.

The data base management system 243 operates as a means for storing which stores the single use transaction request identification in the user's account 36 in the computer system in association with other information in the user's account 36 as described above.

The internet interface system 245 operates to as a receiver or receiving means to establish a communication link over the internet 20 or by secure link 24 so that the merchant 16 can send the purchase request, including the single use transaction request identification, so as to be received by the transaction manager 12 as part of process 34 and step 100 as described above.

The application system 244 by controlling the operation of the transaction manager 12 causes a processor of the computer system to function as a validator or means for validating the single use transaction request identification in the purchase request, as well as a disabler for disabling re-use of the single use transaction request identification according to step 102 and as described above.

The financial institution interface system 246 operates to as a transmitter or sending means to establish a communication link 22 with the relevant financial institution 18 so as to provide or send the EFT request to the financial institution 18 as part of process 38 and step 106 as described above.

The financial institution interface system 246 operates to as a receiver or receiving means to establish communication link 22 with the relevant financial institution 18 so as to enable the financial institution to send and the transaction manager to receive confirmation of the transfer as part of process 38 and step 114 as described above.

The internet interface system 245 operates to as a transmitter or sending means to establish a communication link over the internet 20 or secure link 24 with the merchant 16 so as to provide or send the confirmation message as part of process 42 and step 116 as described above.